

**WHAT IS CLAIMED IS:**

1. (Currently Amended) A system for controlling the processing of credit card and debit card transactions, between various types of point-of-sale terminal devices initiating the transactions transmitted ultimately to a plurality of credit card processors through a plurality of gateway networks, comprising:

a credit card server in communication with the plurality of gateways and the credit card processors, said credit card server receiving a credit card or debit card transaction request from the point-of-sale terminal devices through the plurality of gateway networks, said credit card server processing the transaction and sending the transaction to any of the credit processors, said credit card server communicating with the terminal devices indicating the disposition of each of the transactions;

a database connected to said credit card server for maintaining and reading information relating to the transactions and the point-of-sale terminal devices; and

a transaction manager connected to said credit card server for managing a website allowing the merchant associated with each of the point-of-sale terminal devices to view their respective transactions as well as ~~altering~~ voiding the transactions.

2. (Previously Presented) The system in accordance with claim 1, wherein a display is associated with the point-of-sale terminal devices, allowing the merchant to view their respective transactions.

3. (Previously Presented) The system in accordance with claim 2, wherein the respective transactions are viewed in real time.

4. (Previously Presented) The system in accordance with claim 1, wherein at least one of the point-of-sale terminal devices encrypt information transmitted over said gateway networks.

5. (Previously Presented) The system in accordance with claim 4, wherein said encrypted information is decrypted by said credit card server.

6. (Previously Presented) The system in accordance with claim 1, wherein information included in the transaction is authenticated by said credit card server.

7. (Previously Presented) The system in accordance with claim 6, wherein said credit card server denies a transaction if said information included in the transaction is incorrect, based upon data provided in said database.

8. (Previously Presented) The system in accordance with claim 1, wherein said credit card server would encrypt at least a portion of the information included in the transactions prior to entering this information in said database.

9. (Previously Presented) The system in accordance with claim 1, further including a plurality of credit card processors in connection with said credit card server.

10. (Previously Presented) The system in accordance with claim 9, wherein said credit card server is provided with a decision table used to decide which of said plurality of credit card processors would receive a particular transaction.